

Information to identify the case:

Debtor 1	Christine Ruzina	Social Security number or ITIN	xxx-xx-0491
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-24974-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Christine Ruzina

3/28/18

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Christine Ruzina
 Debtor

Case No. 17-24974-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
 Form ID: 318

Page 1 of 1
 Total Noticed: 10

Date Rcvd: Mar 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2018.

db	+Christine Ruzina, 2371 School Street, Mount Pleasant, PA 15666-2920
14743483	+First National Bank, 1 FNB Boulevard, Hermitage, PA 16148-3363
14743484	+KML Law Group, P.C., 701 Market Street, Suite 5000, BNY Independence Center, Philadelphia, PA 19106-1541
14743485	+United Federal Credit Union, 3 Sunset Beach Road, Morgantown, WV 26508-4431
14743487	+ZOLL, 121 Gamma Drive, Pittsburgh, PA 15238-2919

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVBICNOTICE1@state.pa.us Mar 29 2018 02:04:30 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

14743480	+EDI: AFNIRECOVERY.COM Mar 29 2018 05:49:00 AFNI, Inc., Attn.: Bankruptcy, PO Box 3097, Bloomington, IL 61702-3097
14743481	EDI: TSYS2.COM Mar 29 2018 05:49:00 Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
14743482	+E-mail/Text: bkmailbayview@bayviewloanservicing.com Mar 29 2018 02:05:10 Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd., 5th Floor, Miami, FL 33146-1837
14743486	EDI: WFFC.COM Mar 29 2018 05:49:00 WFFNB Retail, CSCL Dispute Team, Des Moines, IA 50306

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr BAYVIEW LOAN SERVICING, LLC

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2018 at the address(es) listed below:

Candice J. Raymond	on behalf of Debtor Christine Ruzina	craymondjlaw@gmail.com,
craymond.beacon@gmail.com		
James Warmbrodt	on behalf of Creditor BAYVIEW LOAN SERVICING, LLC	bkggroup@kmlawgroup.com
Office of the United States Trustee		ustpreion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee		robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfcbis.com
Robert H. Slone, Trustee	on behalf of Trustee Robert H. Slone, Trustee	robertslone223@gmail.com, rslone@pulsenet.com;pa07@ecfcbis.com

TOTAL: 5